

<i>SERFF Tracking Number:</i>	<i>THRV-126370483</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44034</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Juv WL Direct Sales</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Juv WL Direct Sales

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.101 Fixed/Indeterminate
Premium - Single Life

Filing Type: Form

SERFF Tr Num: THRV-126370483 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 44034

For Informational Purposes

Co Tr Num:

State Status: Filed-Closed

Author: Karen Guyette

Date Submitted: 11/05/2009

Reviewer(s): Linda Bird

Disposition Date: 11/16/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/16/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/16/2009

Created By: Karen Guyette

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karen Guyette

Filing Description:

We are submitting this informational filing to notify your Department of our plan to market our current juvenile life product (Whole Life Insurance Contract, form L-WX-WL (08)) via direct sales through the internet. This will provide our members with an additional access point (web-based) to obtain life insurance for juveniles.

We will be using our previously approved Application for Individual Life Insurance, form 20538 R10-08, that was approved by your Department on 6/06/2008. Information necessary to complete the application will be obtained from the applicant via the internet. The application questions posed via the internet will be modified to take on a

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Juv WL Direct Sales</i>		
<i>Project Name/Number:</i>	<i>/</i>		

conversational tone, and will therefore vary slightly from the precise language of the application. We will use the on-line responses to fill out the application (form 20538 R10-08) at our office and securely send or make available to the applicant the completed application for their review and electronic signature. The applicant will be asked to review the document, and if information is not fully accurate, to respond by noting changes to the document. If any changes are requested, the revised application will again be securely sent or made available to the applicant for their review and electronic signature. The electronic signature will be obtained through an electronic process such as a secure email, esignature technology or an encrypted signature that complies with all federal and state esignature laws. If the individual wishes not to sign the application electronically, the applicant can alternatively print, sign and mail a completed application to our home office. In all cases, a printed copy of the signed application will be included in the issued contract.

In the future, we may decide to provide for delivery, completion and signature of the application by fax, email, computerized software, co-browse, or by other electronic means or capabilities. Any personally identifiable information will be communicated or sent in a secure manner by Thrivent Financial for Lutherans and affiliates. If applications are completed via telephone, the necessary voice signature will be voice recorded and will comply with all federal and state electronic signature laws. If any changes are made to the application after the signature has been processed, the signature will be erased and the entire application must be reviewed and signed again. In all cases, a printed copy of the signed application will be included in the issued contract.

Company and Contact

Filing Contact Information

Karen Guyette, Compliance Specialist II	karen.guyette@Thrivent.com
625 Fourth Ave. South	800-847-4836 [Phone] 37251 [Ext]
Minneapolis, MN 55415	612-340-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking Number: *THRV-126370483* State: *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *44034*
Company Tracking Number:
TOI: *L071 Individual Life - Whole* Sub-TOI: *L071.101 Fixed/Indeterminate Premium - Single Life*
Product Name: *Juv WL Direct Sales*
Project Name/Number: */*
Per Company: **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$0.00	11/05/2009	

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		11/16/2009	11/16/2009

SERFF Tracking Number: *THRV-126370483*

State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans*

State Tracking Number: *44034*

Company Tracking Number:

TOI: *L071 Individual Life - Whole*

Sub-TOI: *L071.101 Fixed/Indeterminate Premium - Single
Life*

Product Name: *Juv WL Direct Sales*

Project Name/Number: */*

Disposition

Disposition Date: 11/16/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
AR App Ctf of Compliance.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Application	
Comments:		
Application for Individual Life Insurance, form 20538 R10-08, approved by the Department on 6/06/2008.		

	Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo	
Bypass Reason:	N/A - informational filing only.	
Comments:		

**CERTIFICATION
OF
COMPLIANCE**

FORM NUMBER

20538 R10-08

FORM TITLE

Application for Individual Life Insurance

I certify that the above form submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

Signature of Officer

David J. Christianson

Name (Typed or Printed)

Director, Contract Forms and Compliance

Title

November 4, 2009

Date